

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Zulkia Maldonado fka Zulkia Martell aka  
Zulkia Feliciano

Debtor(s)

PENNYMAC LOAN SERVICES, LLC  
Movant  
vs.

Zulkia Maldonado fka Zulkia Martell aka  
Zulkia Feliciano

Debtor(s)

Kenneth E. West Esq.

Trustee

CHAPTER 13

NO. 19-17645 ELF

11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,735.94**, which breaks down as follows;

Post-Petition Payments: October 2022 through November 2022 at \$867.97/month  
**Total Post-Petition Arrears \$1,735.94**

2. The Debtor(s) shall cure said arrearages in the following manner;  
a). Beginning on December 2022 and continuing through May 2023, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$867.97** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$289.32 for December 2022 through April 2023 and \$289.34 for May 2023** towards the arrearages on or before the last day of each month at the address below;

PennyMac Loan Services, LLC  
PO Box 660929  
Dallas, TX 75266-0929

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 14, 2022

/s/ Denise Carlon, Esquire

Denise Carlon, Esquire

Attorney for Movant

Date: 11/22/2022

/s/ Brandon J. Perloff, Esquire  
Brandon J. Perloff, Esquire  
Attorney for Debtor(s)

Date: 11/30/2022

/s/ LeRoy W. Etheridge, Esquire for \*  
Kenneth E. West, Esquire  
Chapter 13 Trustee

*\*no objection to its terms, without  
prejudice to any of our rights and  
remedies*

## ORDER

Approved by the Court this 1st day of December, 2022. However, the court retains discretion regarding entry of any further order.



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Bankruptcy Judge  
Eric L. Frank